

Information to identify the case:

Debtor 1	Dong S Sin	Social Security number or ITIN	xxx-xx-6267
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-18644-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dong S Sin
aka Dong S Cho, aka Dong S Shin

8/4/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dong S Sin
 Debtor

Case No. 17-18644-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db +Dong S Sin, 100 Old palisades Road, #2114, Fort Lee, NJ 07024-7020
 cr +BMW Financial Services NA, LLC Department, Ascension Capital Group, PO Box 165028,
 Irving, TX 75016-5028
 516792922 +Tazz Mall, Inc., C/O, Law office of Reena Forst, 345 Union St.,
 Hackensack, NJ 07601-4304
 516841363 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 516792923 +The palisades at fort lee, C/O, First Service Residential, 21 Christopher Way,
 Eatontown, NJ 07724-3325

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 22:56:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516792916 +EDI: AMEREXPR.COM Aug 04 2017 22:38:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 516812282 +EDI: AISACG.COM Aug 04 2017 22:38:00 BMW Financial Services NA, LLC,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516792917 +EDI: TSYS2.COM Aug 04 2017 22:38:00 Bloomingdale, PO Box 8218, Mason, OH 45040-8218
 516792918 +EDI: CAPITALONE.COM Aug 04 2017 22:38:00 Capital One, PO Box 30281,
 Salt Lake City, UT 84130-0281
 516792919 +EDI: CHASE.COM Aug 04 2017 22:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 516792920 E-mail/Text: camanagement@mtb.com Aug 04 2017 22:56:01 M&T Bank, PO Box 62182,
 Baltimore, MD 21264
 516792921 +E-mail/Text: bnc@nordstrom.com Aug 04 2017 22:55:44 Nordstrom Bank, PO Box 13589,
 Scottsdale, AZ 85267-3589
 516792924 +EDI: WFFC.COM Aug 04 2017 22:38:00 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
 TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Charles G. Wohlrab on behalf of Creditor HSBC Bank USA, National Association as Trustee for
 Merrill Lynch Mortgage Investors Trust, Mortgage-Backed Notes, MLCC Series 2005-2
 cwohrlab@logs.com, njbankruptcyntifications@logs.com
 Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Dong Sung Kim on behalf of Debtor Dong S Sin kimchoikim@gmail.com
 Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,nj42@ecfbis.com,
 gdelmonaco@mdmc-law.com
 Jill Manzo on behalf of Creditor M&T BANK bankruptcy@feinsuch.com
 U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6